30. The system of Claim 8, wherein each portfolio of said strategic portfolios has an identification number referred to as a strategic portfolio identification number or SPID, wherein accounts are assigned to SPIDs.

5   Please amend Claims 1, 3, 12, 25, 26, 27, and 29 as follows (Marked up Copy):

1.   An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

10   one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

a data warehouse that facilitates the use of said scoring and decision models;

15   an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via

20   said secure Internet Web site;

wherein all account management processing is performed at said central data center.

3.   The system of Claim 2, wherein said account management engine comprises

25   any of:

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a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell products and retention of customers efforts to maximize end user revenue and minimize risk and churn.

12. The system of Claim 11, wherein said graphical front-end further comprises:

means for allowing an end user to view scorecard assignments, and for allowing an end user to view scorecard data and (optionally) update existing score-cards or add new scorecards

25. An account management method for applying statistically based automated decision making to relevant account management areas, the method comprising the steps of:

providing a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

3

a data warehouse that facilitates the use of said scoring and decision mod ls;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

5   providing an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site;

wherein all account management processing is performed at said central data center.

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26.   An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not 15   limited to, generating decisions;

report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

a data warehouse that facilitates the use of said scoring and decision models;

an account management engine, wherein said account management engine 20   comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by 25   expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

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an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

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an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

an end user client adapted for implementation in a personal computer platform and comprising a facility for exchanging information with said central data center via said secure Internet Web site;

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wherein all account management processing is performed at said central data center.

15 27.   In account management system for applying statistically based automated decision making to relevant account management areas, a central data center, comprising:

one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions;

20   one or more report records used for, by not limited to, testing purposes, said reports generated for most decision areas;

a data warehouse that facilitates the use of said scoring and decision models;

an account management engine, wherein said account management engine optionally comprises any of:

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a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

10 a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site;

15 wherein all account management processing is performed at said central data center.

29. In account management system for applying statistically based automated decision making to relevant account management areas, said system comprising a

20 central data center, comprising one or more scoring and decision functionality/predictive models for, but not limited to, generating decisions; one or more report records used for, by not limited to, testing purposes, said reports generated for most decision areas; a data warehouse that facilitates the use of said scoring and decision models; an account management engine, wherein said account

25 management engine optionally comprises any of: a delinquent collections mechanism that reduces delinquencies and that uses collections resources more

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efficiently by assessing accounts in order of th ir risk and then queuing them for action accordingly; a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's

5   credit risk; an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn; an integratable interface module for facilitating exchange of

10   informational data with said central data center; and a secure Internet Web site; wherein all account management processing is performed at said central data center, an access mechanism comprising:

an end user client adapted for implementation in a personal computer platform; and

15   a facility for exchanging information with said central data center via said secure Internet Web site.

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